

EXHIBIT

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America's Servicing Company
P.O. Box 9039
Tencula, Ca 92589-9039



Return Address only
Do not send payments to this address 2265743950

September 17, 2012

43106DAY30RI



WILLIAM J DEMERS
DONNALEE M DEMERS
40 FLORIDA ST
WOONSOCKET, RI 02895-3525



Dear Borrower(s):

RE: Loan Number 1127044562

Our records indicate that your loan is in default for failure to make payments due. Unless the payments on your loan can be brought current by November 05, 2012, it will become necessary to require immediate payment in full (also called acceleration) of your Mortgage Note and pursue the remedies provided for in your Mortgage or Deed of Trust, which include foreclosure.

To correct the default you must pay the total delinquency against your account, which as of today's date is:

Past Due Payments	\$	\$2,246.32
Late Charge Balance	\$	\$86.44
Other Fees	\$	\$15.00
Unapplied Funds	-\$	\$0.00
Total Delinquency as of September 17, 2012	\$	\$2,347.76

To avoid the possibility of acceleration, you must pay this amount on or before November 05, 2012 in CERTIFIED funds, to America's Servicing Company, 1200 W 7th Street, Suite L2-200, Los Angeles, CA 90017. For the loan to be current and not in default, any additional monthly payments, late charges and other charges that may be due under the note, mortgage and applicable law after the date of this notice must also be paid.

If funds are not received by the above referenced date, we will proceed with acceleration. Once acceleration has occurred, we may take steps to terminate your ownership in the property by a foreclosure proceeding, which could result in Lender or another person acquiring ownership of the property. If foreclosure is initiated, you have the right to argue that you did keep your promises and agreements under the Mortgage Note and Mortgage, and to present any other defenses that you may have.

You have the right to reinstate your Mortgage Note and Mortgage or Deed of Trust after acceleration, and to have enforcement of the Mortgage discontinued and to have the Mortgage Note and Mortgage remain fully effective as if acceleration had never been required. However, any future negotiations attempting to reinstate your loan or any payment of less than the full amount due shall not require America's Servicing Company's waiver of the acceleration unless otherwise agreed to, in writing, by America's Servicing Company.

We are required by federal law to notify you of the availability of government approved home ownership counseling agencies designed to help homeowners avoid losing their home. To obtain a list of approved counseling agencies for your

state please call 1-800-569-4287. We urge you to give this matter your immediate attention.

If you would like to discuss the present condition of your loan, or if we can be of further assistance, please call one of our Loan Service Representatives at 800-842-7654, Mon. - Fri. 8:00 AM - 6:00 PM in your time zone.

Sincerely,

America's Servicing Company
Default Management Department

This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have received a discharge of this debt in bankruptcy or are currently in a bankruptcy case, this notice is not intended as an attempt to collect a debt and, this company has a security interest in the property and will only exercise its rights as against the property.